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SURVEY OF FAMILY EXPENDITURE

1947 - 1948

Expenditure by Income Level

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SURVEY OF FAMILY EXPENDITURE

1947-1948

EXPENDITURE BY INCOME LEVEL

This reference paper shows expenditure patterns by income level for nine income groups: under \$1,051, from \$1,051 to \$4,050 by \$500 intervals, \$4,051 to \$5,050 and \$5,051 and over. The material presented here is from the Survey of Family Expenditures in Canada which was carried out by the Bureau in September, 1948.

Tables 1 to 9 show the proportion of spending units reporting an expenditure on each item, and the proportion of the expenditure on each item to the total. The summary table shows the budget proportions for the main expenditure groups by income levels.

Proportions of each expenditure item to the total show interesting differences in behaviour at successively higher income levels. For example, the proportionate expenditure on food declines as income rises, that on education and recreation remains substantially the same, while that on automobiles rises.

The proportion of each group reporting an expenditure on any particular item also changes from one income group to the next; the relative number of units buying clothing and automobiles, for example, tends to rise with income. A large number of single persons are included in the low income spending units. Since single persons often do not prepare their meals at home, but eat in restaurants or boarding-houses, the proportion of spending units buying food to eat at home is smaller for the low income groups than for the higher income spending units.

The definitions of certain expenditure items are included in the appendix. Data have been tabulated in greater detail than here presented and are available at the Bureau for study.

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Expenditure patterns of non-farm families and single persons in Canada by income level,
from September 1, 1947 to August 31, 1948

Table I

Table II

Expenditure Items	Under \$1,051		\$1,051-\$1,549	
	Proportion reporting the item	Proportion of total expenditure	Proportion reporting the item	Proportion of total expenditure
	%	%	%	%
Housing:		13.9		11.4
Total rent paid.....	43.8	8.4	60.6	8.2
Repairs made by tenant.....	5.6	.1	14.4	.2
Expenses of owned home.....	46.4	5.4	36.2	3.0
Expenses of summer cottage.....	1.0	-	2.2	-
Lodging:		-		.2
Persons at school.....	0.5	-	0.3	-
Persons working away from home.....	0.8	-	1.6	.1
Persons travelling.....	2.7	-	4.0	.1
Other Household Expenses:		14.4		11.6
Fuel.....	59.4	6.2	58.1	3.8
Other - electricity, laundry, etc...	86.7	5.3	86.8	3.9
Soap, tobacco, etc.....	88.9	2.9	95.2	3.9
Food:		35.6		32.6
Eaten at home.....	77.8	29.6	74.9	24.7
Between meal food.....	56.8	.7	72.6	.9
Restaurant meals.....	31.9	1.5	46.6	4.0
Board.....	20.3	3.8	23.8	3.0
Furnishings and Equipment:	67.7	3.4	75.7	4.9
Clothing:		10.2		12.9
Girls (3 to 14).....	2.7	.1	9.6	.3
Women and girls (over 14).....	66.7	6.2	8.3	7.8
Boys (3 to 14).....	2.2	.1	10.7	.4
Men and boys (over 14).....	44.5	2.6	57.0	3.0
Children (under 3).....	2.2	.1	12.6	.3
Material, dry cleaning and repairs..	60.6	1.1	79.9	1.1
Miscellaneous.....	0.8	-	2.3	-
Transportation:		4.2		5.9
Automobile - net price.....	0.6	.5	4.0	1.2
Automobile operation.....	10.0	1.4	18.2	2.4
Other.....	73.4	2.3	83.6	2.3
Medical Care:	79.0	4.9	76.3	3.4
Personal Care:	87.3	1.4	98.0	1.6
Education and Recreation:	91.2	5.6	97.7	5.6
Taxes, Charitable Contributions and Insurance Premiums:	75.0	3.6	93.9	6.7
Miscellaneous Expenses:		2.8		3.2
TOTAL.....		100.0		100.0

Expenditure patterns of non-farm families and single persons in Canada by income level,
from September 1, 1947 to August 31, 1948

Expenditure Items	Table III		Table IV	
	\$1,550-\$2,050		\$2,051-\$2,549	
	Proportion reporting the item %	Proportion of total expenditure %	Proportion reporting the item %	Proportion of total expenditure %
Housing:		11.5		10.8
Total rent paid.....	67.2	8.9	63.4	7.5
Repairs made by tenant.....	23.0	.3	29.2	.5
Expenses of owned home.....	30.5	2.3	36.9	2.6
Expenses of summer cottage.....	2.7	-	8.7	.2
Lodging:		.2		.1
Persons at school.....	.1	-	1.0	-
Persons working away from home....	1.5	.1	2.5	-
Persons travelling.....	8.7	.1	9.4	.1
Other Household Expenses:		11.2		11.5
Fuel.....	59.8	3.2	70.4	3.2
Other - electricity, laundry, etc.	91.0	3.8	98.2	4.1
Soap, tobacco, etc.....	97.7	4.2	99.2	4.2
Food:		32.3		31.1
Eaten at home.....	86.9	26.6	91.9	27.5
Between meal food.....	80.0	1.0	85.4	.8
Restaurant meals.....	50.6	2.5	57.0	1.4
Board.....	21.7	2.2	19.8	1.4
Furnishings and Equipment:	86.2	5.4	94.5	7.0
Clothing:		12.2		10.8
Girls (3 to 14).....	16.4	.4	24.9	.6
Women and girls (over 14).....	82.4	5.8	89.2	4.3
Boys (3 to 14).....	17.8	.5	26.0	.7
Men and boys (over 14).....	80.3	4.0	90.8	3.7
Children (under 3).....	19.9	.3	28.6	.4
Material, dry cleaning and repairs	83.4	1.2	88.5	1.1
Miscellaneous.....	3.3	-	2.8	-
Transportation:		6.0		6.3
Automobile - net price.....	4.0	1.4	5.7	1.9
Automobile operation.....	20.2	2.0	29.4	2.2
Other.....	87.1	2.6	89.9	2.2
Medical Care:	88.1	3.4	90.9	3.5
Personal Care:	99.0	1.6	99.9	1.5
Education and Recreation:	99.6	6.0	99.1	5.3
Taxes, Charitable Contributions and Insurance Premiums:	98.0	7.8	99.3	9.2
Miscellaneous Expenses:		2.4		2.9
TOTAL.....		100.0		100.0

Expenditure patterns of non-farm families and single persons in Canada by income level,
from September 1, 1947 to August 31, 1948

Table V

Table VI

Expenditure Items	Table V \$2,550-\$3,050		Table VI \$3,051-\$3,549	
	Proportion reporting the item	Proportion of total expenditure	Proportion reporting the item	Proportion of total expenditure
	%	%	%	%
Housing:		9.2		9.7
Total rent paid.....	54.1	5.6	57.4	5.9
Repairs made by tenant.....	27.7	.3	31.0	.3
Expenses of owned home.....	46.4	3.1	44.2	3.3
Expenses of summer cottage.....	10.2	.2	11.2	.2
Lodging:		.4		.4
Persons at school.....	1.6	.1	2.6	.1
Persons working away from home....	3.3	.1	3.6	.1
Persons travelling.....	16.6	.2	22.3	.2
Other Household Expenses:		10.9		10.1
Fuel.....	76.9	3.1	72.8	2.6
Other - electricity, laundry, etc.	99.3	4.0	97.8	3.7
Soap, tobacco, etc.....	99.1	3.8	100.0	3.8
Food:		29.3		26.8
Eaten at home.....	98.0	26.5	96.1	23.9
Between meal food.....	87.0	.8	88.4	.7
Restaurant meals.....	60.6	1.3	62.2	1.4
Board.....	21.5	.7	25.6	.8
Furnishings and Equipment:	97.0	7.3	96.5	7.3
Clothing:		11.8		11.7
Girls (3 to 14).....	30.1	.8	32.2	.8
Women and girls (over 14).....	95.3	5.1	95.1	5.1
Boys (3 to 14).....	31.7	.8	33.6	.8
Men and boys (over 14).....	95.0	3.6	93.5	3.7
Children (under 3).....	30.1	.4	20.5	.2
Material, dry cleaning and repairs	92.0	1.1	95.0	1.1
Miscellaneous.....	2.6	-	1.6	-
Transportation:		7.7		9.0
Automobile - net price.....	11.4	2.7	13.7	3.6
Automobile operation.....	39.2	3.0	45.3	3.3
Other.....	91.4	2.0	89.3	2.1
Medical Care:	93.7	3.2	97.6	3.0
Personal Care:	99.2	1.4	100.0	1.4
Education and Recreation:	100.0	6.1	100.0	5.9
Taxes, Charitable Contributions and Insurance Premiums:	100.0	10.3	99.5	12.0
Miscellaneous Expenses:		2.4		2.7
TOTAL.....		100.0		100.0

Expenditure patterns of non-farm families and single persons in Canada, by income level,
from September 1, 1947 to August 31, 1948

Expenditure Items	Table VII		Table VIII	
	\$3,550-\$4,050		\$4,051-\$5,050	
	Proportion reporting the item %	Proportion of total expenditure %	Proportion reporting the item %	Proportion of total expenditure %
Housing:		8.8		8.4
Total rent paid.....	51.4	5.1	50.4	4.3
Repairs made by tenant.....	29.0	.3	31.8	.3
Expenses of owned home.....	49.0	3.2	53.0	3.5
Expenses of summer cottage.....	14.9	.2	15.6	.3
Lodging:		.2		.5
Persons at school.....	3.6	.1	3.9	.1
Persons working away from home....	2.0	-	5.6	.2
Persons travelling.....	19.8	.1	25.8	.2
Other Household Expenses:		9.8		10.0
Fuel.....	79.1	2.6	77.7	2.4
Other - electricity, laundry, etc.	99.6	3.7	98.8	4.0
Soap, tobacco, etc.....	100.0	3.5	99.3	3.6
Food:		25.0		24.5
Eaten at home.....	97.2	22.2	98.7	21.6
Between meal food.....	92.3	.8	92.9	.8
Restaurant meals.....	67.8	1.2	76.0	1.2
Board.....	26.1	.8	35.5	.9
Furnishings and Equipment:	96.5	7.1	99.0	7.2
Clothing:		12.8		13.2
Girls (3 to 14).....	30.5	.8	28.2	.7
Women and girls (over 14).....	96.7	6.0	98.0	6.0
Boys (3 to 14).....	29.8	.7	25.6	.5
Men and boys (over 14).....	96.9	3.9	98.5	4.6
Children (under 3).....	20.6	.2	18.1	.2
Material, dry cleaning and repairs	93.3	1.2	96.5	1.2
Miscellaneous.....	3.6	-	1.7	-
Transportation:		9.1		8.9
Automobile - net price.....	12.8	3.3	14.6	3.3
Automobile operation.....	47.8	3.4	47.7	3.2
Other.....	93.1	2.4	95.1	2.4
Medical Care:	97.9	3.2	98.1	3.0
Personal Care:	99.3	1.4	100.0	1.4
Education and Recreation:	100.0	6.1	100.0	6.3
Taxes, Charitable Contributions and Insurance Premiums:	100.0	13.6	100.0	13.9
Miscellaneous Expenses:		2.9		2.7
TOTAL.....		100.0		100.0

Expenditure patterns of non-farm families and single persons in Canada, by income level,
from September 1, 1947 to August 31, 1948

Table IX

Expenditure Items	\$5,051 and over	
	Proportion reporting the item	Proportion of total expenditure
	%	%
Housing:		6.9
Total rent paid.....	45.0	3.2
Repairs made by tenant.....	27.2	.2
Expenses of owned home.....	57.2	3.1
Expenses of summer cottage.....	21.1	.4
Lodging:		.8
Persons at school.....	6.9	.2
Persons working away from home.....	9.0	.2
Persons travelling.....	35.3	.4
Other Household Expenses:		8.9
Fuel.....	81.0	1.9
Other - electricity, laundry, etc.....	100.0	4.1
Soap, tobacco, etc.....	99.4	2.9
Food:		19.7
Eaten at home.....	98.8	16.1
Between meal food.....	92.4	.7
Restaurant meals.....	83.3	1.9
Board.....	41.3	1.0
Furnishings and Equipment:	99.4	6.0
Clothing:		13.3
Girls (3 to 14).....	24.6	.5
Women and girls (over 14).....	97.6	6.8
Boys (3 to 14).....	26.5	.4
Men and boys (over 14).....	96.3	4.3
Children (under 3).....	12.7	.1
Material, dry cleaning and repairs.....	96.9	1.2
Miscellaneous.....	3.9	-
Transportation:		9.8
Automobile - net price.....	21.6	3.7
Automobile operation.....	64.9	4.0
Other.....	94.9	2.1
Medical Care:	98.0	3.1
Personal Care:	100.0	1.3
Education and Recreation:	100.0	6.8
Taxes, Charitable Contributions and Insurance Premiums:	99.6	20.5
Miscellaneous Expenses:		2.9
TOTAL.....		100.0

DEFINITION OF EXPENDITURE ITEMS

In the expenditure sections of the questionnaire families were asked to enter the full purchase price of any goods bought, and the cost of services received whether or not they were paid for in the year under consideration. However, the purchase of a house during the survey year, or principal payments on a house bought previously, were not included on the expenditure side because these payments were regarded as an increase in assets, not an expense for current consumption. Sales and excise taxes were included in the price of goods bought.

Some of the expenditure items appearing in the tables, are explained in more detail below:

Rent

This item covers rents paid for all kinds of accomodation, including single rooms. The payment may cover various services beyond actual shelter, such as furnishings, heat, light, water and so on. Where rooms and board were paid for in a lump sum amounts were allocated to rent and to board on the basis of the number of meals per day covered by the total payment.

Expenses of owned home

Included here are property taxes or special assessments due in the year covered (but not back taxes), insurance premiums due on the home, interest due on mortgage (not principal payments), repairs and replacements (not improvements), and such miscellaneous expenses as upkeep of driveway, transfer of title, resurvey of property, etc.

Fuel

Coal, wood, sawdust, coke, kerosene, gasoline (not for use in a car), and fuel oil are included.

Other household expenses

This category covers expenses for ice, water, gas, electricity, telephone, laundry sent out, moving, freight, postage and telegraph, wages, uniforms and gifts for paid household help, and small items such as freezer locker, ~~post office box~~, garbage disposal, ink, etc.

Miscellaneous

This item includes laundry and toilet soap, bleaches, scouring powder, polishes, floor wax, paper supplies, cigarettes, tobacco, pipes and other smoking supplies.

Furnishings and equipment

This covers such items as kitchen equipment, cleaning equipment, laundry equipment, furniture, floor covering, glass, china and silverware, household textiles and the servicing, repairing, cleaning, insurance and rental of such furnishings and equipment.

Clothing material and services

Yard goods, yarn, pins, needles, thread, dry cleaning, storage of clothing, seamstress and tailor charges, watch and jewelry repair, dyeing, and clothing repair are included in this category.

Other clothing expense

This category includes the infrequent items of clothing which could not be classified under the headings used in the questionnaire.

Net price of cars bought

Trade-in allowances, if any, were deducted from the price of cars bought. If a car was bought to be used partly for business, the appropriate fraction of its cost was subtracted from family living expenses and transferred to increase in investment in business.

Automobile operation

The costs of automobile operation include tires, tubes, gas and oil, repairs, parts, servicing, automobile insurance, car and drivers' licences, parking and garage rent, tolls, heaters, seat covers, fines, and accessories. If the car was used partly for business the appropriate fraction of its operation costs was subtracted from family living expenses and treated instead as a business expense to be deducted from gross business income.

Other transportation

Included here are taxi fares, rent of car, purchase and upkeep of motorcycle, bicycle or boat if these were used mainly for transportation rather than recreation, street car, bus and ferry fares, train, bus, plane or ship fares.

Medical and dental care

This category covers professional services by a doctor, osteopath, chiropractor, optometrist or optician, cost of eye glasses and repairs to them, dental care including x-rays, hospital and nursing care, physiotherapy, medicines and drugs and appliances and supplies such as thermometers, syringes, adhesive tape, etc.

Personal care

This item includes the cost of haircuts, shaves, permanent waves, shampoos and finger waves, shaving soap, hair preparations, tooth-paste, cosmetics, combs, toothbrushes, razors, hair pins, cleaning tissues, etc.

Recreation, reading, education, gifts

Recreation expenses include movies, admissions to plays, concerts, dances, fairs, etc., the cost of children's toys and equipment; equipment, fees and licences for games and sports, dues to social and recreational clubs; hobbies, pets, radios, phonographs, records, musical instruments, cameras and films. The expenses of a vacation do not appear here but were entered under housing, transportation, and the other appropriate headings. Education expenses include school books and supplies, tuition for students and special lessons in music, dancing and so on. Under gifts were included gifts to persons outside the economic family, and contributions to the support of relatives outside the economic family. Gifts exchanged by members of the family were not entered here, but in the appropriate expenditure section of the questionnaire.

Personal insurance premiums, taxes, charitable contributions, etc.

This item includes income taxes, personal property taxes, succession duties, contributions to charitable, religious and educational organizations, personal insurance premiums (minus dividends received) payments for group medical care and group hospitalization, health and accident insurance premiums, unemployment insurance, payments to retirement or pension funds, poll taxes, duty, etc.

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